



Order Filed on September 21, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:  
Henry Fugnitti, Jr. and  
Annette Fugnitti

Case No.: 17-22794  
Chapter: 7  
Judge: Kathryn C. Ferguson

**ORDER REGARDING REAFFIRMATION AGREEMENT  
OF PERSONAL PROPERTY LEASE**

The relief set forth on the following page numbered 2 is hereby **ORDERED**.

**DATED: September 21, 2017**

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".

Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

**Order Regarding Reaffirmation Agreement**  
**Page 2**

The Reaffirmation Agreement between the Debtor(s) and

ACAR Leasing Ltd - Re: 2015 GMC Terrain

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is DISAPPROVED. The Court finds that the subject of the reaffirmation agreement is a personal property lease and therefore governed by 11 U.S.C. § 365(p), not § 524. The parties may enter into a lease assumption agreement under § 365(p)(2) without need for court approval. Lessors should be guided by D.N.J. LBR 4001-2 regarding sending notices to the debtor

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Henry Fugnitti, Jr.  
 Annette Fugnitti  
 Debtors

Case No. 17-22794-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Sep 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2017.

db/jdb #+Henry Fugnitti, Jr., Annette Fugnitti, 10 Boulder Drive, Barnegat, NJ 08005-2042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of RBSHD 2013-1 Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Donna B. Vlahakis on behalf of Joint Debtor Annette Fugnitti HandVnj@gmail.com  
 Donna B. Vlahakis on behalf of Debtor Henry Fugnitti, Jr. HandVnj@gmail.com  
 John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com, jwh@trusteesolutions.net  
 John W. Hargrave trustee@hargravelaw.com, jwh@trusteesolutions.net  
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6